

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 12-32424-DOT
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Wanda M. Smith
1900 Mountain Gate Place
Glen Allen, VA 23060

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-1554

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Wanda M. Smith is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: July 25, 2012

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Wanda M. Smith
 Debtor

Case No. 12-32424-DOT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: manleyc
 Form ID: B18

Page 1 of 3
 Total Noticed: 66

Date Rcvd: Jul 25, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2012.

db
 11107088 +Wanda M. Smith, 1900 Mountain Gate Place, Glen Allen, VA 23060-2268
 11107094 +ADT Security Services, re: Bankruptcy Dept, 14200 E Exposition Ave, Aurora, CO 80012-2540
 11107099 +Bankfirst, 1509 W 41st St, Sioux Falls, SD 57105-6370
 11107100 +Carolina Finance, 1312 E Little Creek Road, PO box 14068, Norfolk, VA 23518-0068
 11107101 +Caudle & Ballato, 3123 West Broad Street, Richmond, VA 23230-5106
 11107103 +Certifi Recv, 6161 Savoy Dr Ste 600, Houston, TX 77036-3339
 11107104 +Citi Auto, 4000 Regent Blvd, Irving, TX 75063-2246
 11116236 +Cloud & Tidwell LLC, 1625 Richard Arrington Blvd S, Birmingham, AL 35205-4901
 11107107 +Cohen Swartz & Associates, LLC, 4355 Cobb Pkwy, #J-552, Atlanta, GA 30339-4657
 11107108 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 11107110 +First National Collection Bur., 610 Waltham Way, Sparks, NV 89434-6695
 11107112 +Fredericksburg Cr Bur, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040
 11107113 +Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303-2198
 11107117 +Jefferson Capital Systems, 16 Mcleland Rd, Saint Cloud, MN 56303-2198
 11107114 LCA Collections, PO Box 2240, Burlington, NC 27216-2240
 11107116 LabCorp, PO Box 2240, Burlington, NC 27216-2240
 11107121 +Law Offices of Chaplin & Gonet, 5211 West Broad St, Ste 100, Richmond, VA 23230-3000
 11107119 MCV Hospitals, PO Box 980462, Richmond, VA 23298-0462
 11107123 +Main Street Acquisiton, 3950 Johns Creek Ct Ste, Suwanee, GA 30024-1296
 11107124 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 11107125 +Ogden Check Approval Network, 638 Independence Pkwy Suite 150, Chesapeake, VA 23320-5222
 11107129 +Patterson Ave Family Practice, 7229 Forest Ave, Suite 110, Richmond, VA 23226-3765
 11107131 +Receivables Performance Mngmnt, 20816 44th Ave W, Lynnwood, WA 98036-7744
 11107132 Rws660-dsb, 211 N Main, Blunt, SD 57522-0000
 11107134 +Steven Evens DDS, 5311 Patterson Ave, Richmond, VA 23226-2041
 11107136 #+The Rahman Group, LLC, The Daniel Building, 3805 Cutshaw Ave, ste 307-B,
 Richmond, VA 23230-3938
 11107137 +Through The Country Do, 1112 7th Ave, Monroe, WI 53566-1364
 11109373 +Trs Home Furnishings l, 6312 W Broad St, Richmond, VA 23230-2010
 11107138 +US Attorney, 600 E Main St, 18th Flr, Richmond, VA 23219-2430
 11107139 +Universal Debt & Payment Sol., 11175 Cicero Dr., Ste 100, Alpharetta, GA 30022-1166
 11107140 +Us Dept Of Education, Attn: Borrowers Service Dept, Po Box 5609, Greenville, TX 75403-5609
 11107141 Vision Financial Corp, PO Box 460260, Saint Louis, MO 63146-7260
 ++WACHOVIA BANK NA, PO BOX 13765, ROANOKE VA 24037-3765
 (address filed with court: Wach/rec, Po Box 3117, Winston-salem, NC 27102-0000)
 11107142 +Weinstein Management, 3951 Stillman Pkwy, Glen Allen, VA 23060-4168
 11107143 William G Fitzhugh PC, PO Box 18264, Richmond, VA 23226-8264
 11107144 +William Gardner DDS, 1206 Willow Lawn Dr, Richmond, VA 23226-1409
 11107145 +Wm W Sgl Asc, 370 7th Avenue, New York, NY 10001-3901
 11107146 Woodforest National Bank, PO Box 7889, Spring, TX 77387-7889

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QSBULUBMAN.COM Jul 26 2012 04:48:00 Sherman B. Lubman, P.O. Box 5757,
 Glen Allen, VA 23058-5757
 11107091 +EDI: RMCBC.COM Jul 26 2012 04:48:00 AMCA, 4 Westchester Plaza, Ste 110,
 Elmsford, NY 10523-1615
 11120358 EDI: PHINAMERI.COM Jul 26 2012 04:48:00 Americredit Financial Services, Inc., PO Box 183853,
 Arlington TX 76096
 11107087 +E-mail/Text: bankruptcy@aarons.com Jul 26 2012 05:13:10 Aaron Sales & Lease Ow,
 Attn: Bankruptcy, 2800 Canton Road, Marietta, GA 30066-5471
 11107089 +E-mail/Text: bankruptcy@notices@aisservicesllc.com Jul 26 2012 05:11:54 Ais Services,
 9320 Chesapeake Dr Ste 1, San Diego, CA 92123-1021
 11107090 +EDI: ALLIANCEONE.COM Jul 26 2012 04:48:00 Allianceone, 1684 Woodlands Dr Ste 15,
 Maumee, OH 43537-4093
 11107092 +EDI: PHINAMERI.COM Jul 26 2012 04:48:00 Americredit, Po Box 181145,
 Arlington, TX 76096-1145
 11122271 +EDI: ATLASACQU.COM Jul 26 2012 04:48:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 11107093 +E-mail/Text: kim@ballatolaw.com Jul 26 2012 05:13:23 Ballato Law Firm,
 3721 Westerre Parkway, Suite A, Henrico, VA 23233-1332
 11107095 +E-mail/Text: banko@berkscredit.com Jul 26 2012 05:11:14 Berks Credit and Collection,
 PO Box 329, Temple, PA 19560-0329
 11107096 +E-mail/Text: bankruptcy@cavps.com Jul 26 2012 05:26:10 Calvary Portfolio Services,
 Attn: Bankruptcy Dept, Po Box 1017, Hawthorne, NY 10532-7504
 11107097 +E-mail/Text: cms-bk@cms-collect.com Jul 26 2012 05:11:24 Capital Management Svcs,
 726 Exchange St, Suite 700, Buffalo, NY 14210-1494
 11107098 EDI: CAPITALONE.COM Jul 26 2012 04:48:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 11107102 +EDI: CHASE.COM Jul 26 2012 04:48:00 Chase Bank Usa, Na, Po Box 15298,
 Wilmington, DE 19850-5298
 11107105 +EDI: CCS.COM Jul 26 2012 04:48:00 Credit Collection Services, Two Wells Ave,
 Newton Center, MA 02459-3246
 11107106 +E-mail/Text: TAMAR.GADE@DRIVETIME.COM Jul 26 2012 05:09:42 Dt Credit Co, Po Box 29018,
 Phoenix, AZ 85038-9018

District/off: 0422-7

User: manleyc
Form ID: B18

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Total Noticed: 66

Date Rcvd: Jul 25, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11107109 +EDI: AMINFOFP.COM Jul 26 2012 04:48:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
11107111 +EDI: AMINFOFP.COM Jul 26 2012 04:48:00 Fst Premier, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
11107112 +EDI: JEFFERSONCAP.COM Jul 26 2012 04:48:00 Jefferson Capital Syst, 16 Mcleland Rd,
Saint Cloud, MN 56303-2198
11107113 +EDI: JEFFERSONCAP.COM Jul 26 2012 04:48:00 Jefferson Capital Systems, 16 McLeland Rd,
Saint Cloud, MN 56303-2198
11107115 +EDI: WFNNB.COM Jul 26 2012 04:48:00 Lane Bryant, Po Box 182686, Columbus, OH 43218-2686
11107118 +EDI: RESURGENT.COM Jul 26 2012 04:48:00 Lvnv Funding Llc, P.o. B 10584,
Greenville, SC 29603-0584
11107120 E-mail/Text: mgr@collection-professionals.com Jul 26 2012 05:11:01 Marauder Corporation,
74923 Highway 111, Indian Wells, CA 92210-0000
11107122 +E-mail/Text: bankruptcydepartment@ncogroup.com Jul 26 2012 05:25:36 Nco Financial Systems,
507 Prudential Rd, Horsham, PA 19044-2368
11107126 +EDI: PINNACLE.COM Jul 26 2012 04:48:00 Pinnacle Financial Group, 7825 Washington Ave S,
Ste 310, Minneapolis, MN 55439-2424
11107127 +E-mail/Text: bknotices@totalcardinc.com Jul 26 2012 05:13:12 Plains Commerce Bank,
5109 S Broadband Ln, Sioux Falls, SD 57108-2208
11225181 Fax: 301-858-1852 Jul 26 2012 05:11:16 R. A. Rogers, Inc, re: Partners Financial FCU,
PO Box 3302, Crofton, MD 21114-0302
11107128 +E-mail/Text: COLLEEN.ATKINSON@RMSCollect.COM Jul 26 2012 05:09:40 Receivable Management,
Pob 17305, Richmond, VA 23226-7305
11107130 +EDI: PHINRJMA.COM Jul 26 2012 04:48:00 Rjm Acq Llc, 575 Underhill Blvd Ste 2,
Syosset, NY 11791-3426
11107133 +EDI: AISTMBL.COM Jul 26 2012 04:48:00 T-Mobile Bankruptcy Team, PO Box 53410,
Bellevue, WA 98015-3410

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,
Arlington, TX 76096)
cr* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
cr* +DT CREDIT COMPANY LLC, PO BOX 29018, PHOENIX, AZ 85038-9018
11107135 ##The Rental Store Inc, 9977 90th St. #150, Scottsdale, AZ 85258-4426

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

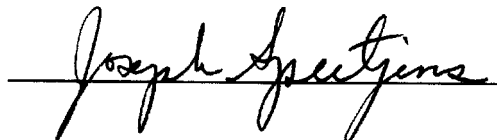
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2012

Signature:



District/off: 0422-7

User: manleyc
Form ID: B18

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Total Noticed: 66

Date Rcvd: Jul 25, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2012 at the address(es) listed below:

Robert B. Duke on behalf of Debtor Wanda Smith rdukelaw@gmail.com,
2debtlawgroup@gmail.com;cddl47@gmail.com;thedebtlawgroupmail@gmail.com
Sherman B. Lubman lubmans@comcast.net, slubman@ecf.epiqsystems.com

TOTAL: 2